

Information to identify the case:			
Debtor 1	Andrea S. Zerbini		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	18-20535-JAD		
	Social Security number or ITIN	xxx-xx-2455	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 2/14/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Andrea S. Zerbini	
2. All other names used in the last 8 years		
3. Address	5 Cross Street Crafton, PA 15205-2709	
4. Debtor's attorney Name and address	Mark G. Moynihan Moynihan Law, P.C. 112 Washington PI Ste 230 Pittsburgh, PA 15219	Contact phone 412-889-8535 Email: mark@moynihanlaw.net
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 3/21/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 16, 2018 at 03:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 6/15/18 Filing deadline: 4/25/18 Filing deadline: 8/13/18 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 4/16/18 at 03:00 PM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Andrea S. Zerbini
 Debtor

Case No. 18-20535-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 309I

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 Total Noticed: 70

Date Rcvd: Mar 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2018.

db Andrea S. Zerbini, 5 Cross Street, Crafton, PA 15205-2709
 aty +Allison L. Carr, Bernstein-Burkley, PC, Gulf Tower, Suite 2200, 707 Grant Street,
 Pittsburgh, PA 15219-1945
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14774206 +Altair OH XIII, LLC, c/o Weinstein, Pinson and Riley, PS, 2001 Wetern Avenue Ste 400,
 Seattle, WA 98121-3132
 14774208 +Apothaker & Associates, P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
 14774213 Bill Me Later, P.O. Box 2394, Omaha, NE 68103-2394
 14774214 +Borough of Crafton, Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
 14774226 +David Fein, Esquire, KML Law Group, P.C., Home Retention Dept,
 Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538
 14774228 +Dr. Vitasta Bazaz, MD, 2100 Jane St Suite 210, Pittsburgh, PA 15203-2076
 14774231 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
 14774232 +Equitable Gas Compnay, LLC, Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski,
 225 North Shore Drive, 2nd Floor, Pittsburgh, PA 15212-5860
 14774235 +Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107
 14774239 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
 (address filed with court: J.C. Christensen & Associates, Inc., P.O. Box 519,
 Sauk Rapids, MN 56379)
 14774241 +Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
 14774242 +KML Law Group, P.C., Mellon Independence Center - Suite 5000, 701 Market Street,
 Philadelphia, PA 19106-1538
 14774251 +PNC Bank, NA, c/o KML Law Group, PC, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14774250 +PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14774249 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 14774253 +Priscilla S. Bowes, 5 Cross Street, Pittsburgh, PA 15205-2709
 14774258 T-Mobil Bankruptcy Team, P.O. Box 53410, Bellevue, WA 98015-3410
 14774259 #Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mark@moynihanlaw.net Mar 22 2018 02:13:21 Mark G. Moynihan,
 Moynihan Law, P.C., 112 Washington Pl Ste 230, Pittsburgh, PA 15219
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 22 2018 02:14:00 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Mar 22 2018 02:14:20
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Mar 22 2018 02:15:09 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14774209 EDI: ARSN.COM Mar 22 2018 06:05:00 ARS National Services, Inc., PO Box 463023,
 Escondido, CA 92046-3023
 14774210 +EDI: CINGMIDLAND.COM Mar 22 2018 06:04:00 AT&T, c/o Midland Bankruptcy,
 5407 Andrews Highway, Midland, TX 79706-2851
 14774211 +EDI: CINGMIDLAND.COM Mar 22 2018 06:04:00 AT&T Mobility, AT&T Services, Inc.,
 One AT&T Way, Room 3A 231, Bedminster, NJ 07921-2694
 14774212 +EDI: CINGMIDLAND.COM Mar 22 2018 06:04:00 AT&T Mobility II, LLC, % AT&T Services, Inc.,
 One AT&T Way, Room 3A104, Bedminster, NJ 07921-2694
 14774207 EDI: AIS.COM Mar 22 2018 06:03:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 14774215 +E-mail/Text: notices@burt-law.com Mar 22 2018 02:15:21 Burton Neil & Associates, P.C.,
 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
 14774220 E-mail/Text: bankruptcy@cavps.com Mar 22 2018 02:14:44 Cavalry Portfolio Services, LLC,
 PO Box 27288, Tempe, AZ 85285
 14774216 +EDI: CAPITALONE.COM Mar 22 2018 06:08:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14774217 EDI: CAPITALONE.COM Mar 22 2018 06:08:00 Capital One, Attn: Bankruptcy Dept.,
 P.O. Box 30285, Salt Lake City, UT 84130-0285
 14774218 +EDI: CAPITALONE.COM Mar 22 2018 06:08:00 Capital One Bank (USA), N.A.,
 15000 Capital One Drive, Richmond, VA 23286-0001
 14774219 +E-mail/Text: bankruptcy@cavps.com Mar 22 2018 02:14:44 Cavalry Portfolio Services,
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
 14774221 +E-mail/Text: bankruptcy@cavps.com Mar 22 2018 02:14:44 Cavalry SPV I, LLC,
 500 Summit Lake Dr Suite 400, Valhalla, NY 10595-1340
 14774222 +E-mail/Text: compliance@chaserec.com Mar 22 2018 02:15:20 Chase Receivables,
 1247 Broadway, Sonoma, CA 95476-7503

District/off: 0315-2

User: gamr
Form ID: 309I

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Total Noticed: 70

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14774223 EDI: CITICORP.COM Mar 22 2018 06:07:00 Citicards CBNA, PO Box 6241,
Sioux Falls, SD 57117-6241
14774224 +EDI: CCUSA.COM Mar 22 2018 06:05:00 Credit Collections USA, 256 Greenbag Rd Ste 1,
Morgantown, WV 26501-7158
14774225 +EDI: CCUSA.COM Mar 22 2018 06:05:00 Credit Collections USA, LLC,
16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
14774227 +EDI: DCI.COM Mar 22 2018 06:09:00 Diversified Consultants, Inc., PO Box 551268,
Jacksonville, FL 32255-1268
14774229 +E-mail/Text: kburkley@bernsteinlaw.com Mar 22 2018 02:15:09 Duquesne Light Company,
Legal Department, Duquesne Light Legal, 411 Seventh Avenue (16-1),
Pittsburgh, PA 15219-1942
14774230 +E-mail/Text: bknotice@ercbpo.com Mar 22 2018 02:14:32 Enhanced Recovery Company, LLC,
8014 Bayberry Road, Jacksonville, FL 32256-7412
14774233 +EDI: RMSC.COM Mar 22 2018 06:08:00 GE Capital/Walmart, PO Box 965024,
Orlando, FL 32896-5024
14774234 EDI: RMSC.COM Mar 22 2018 06:08:00 GECRB/JC Penneys, PO Box 965007,
Orlando, FL 32896-5007
14774236 EDI: HFC.COM Mar 22 2018 06:08:00 HSBC Bank Nevada N.A., P.O. Box 5253,
Carol Stream, IL 60197-5253
14774237 +EDI: IIC9.COM Mar 22 2018 06:09:00 I.C. Systems Inc, P.O. Box 64378,
St. Paul, MN 55164-0378
14774238 EDI: IIC9.COM Mar 22 2018 06:09:00 I.C. Systems, Inc., 444 Highway 96 East, PO Box 64794,
Saint Paul, MN 55164-0794
14774240 EDI: JEFFERSONCAP.COM Mar 22 2018 06:03:00 Jefferson Capital Systems, LLC, PO Box 7999,
Saint Cloud, MN 56302-9617
14774243 +EDI: LTDFINANCIAL.COM Mar 22 2018 06:03:00 LTD Financial Services, L.P.,
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
14774244 +EDI: MID8.COM Mar 22 2018 06:06:00 Midland Funding LLC, 8875 Aero Drive Suite 200,
San Diego, CA 92123-2255
14774246 +E-mail/Text: eggssupportservices@alorica.com Mar 22 2018 02:14:37
NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
14774245 EDI: NESF.COM Mar 22 2018 06:03:00 National Enterprise Systems, 29125 Solon Road,
Solon, OH 44139-3442
14774247 E-mail/Text: electronicbkydocs@nelnet.net Mar 22 2018 02:14:31 Nelnet, P.O. Box 82561,
Lincoln, NE 68501-2561
14774248 +E-mail/Text: csc.bankruptcy@amwater.com Mar 22 2018 02:15:18 PA American Water,
PO Box 578, Alton, IL 62002-0578
14774252 EDI: PRA.COM Mar 22 2018 06:04:00 Portfolio Recovery Associates, LLC, Attn: Bankruptcy,
120 Corporate Boulevard, Norfolk, VA 23502
14774745 +EDI: PRA.COM Mar 22 2018 06:04:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
14774254 EDI: Q3G.COM Mar 22 2018 06:10:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
14774257 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 22 2018 02:22:35 Regional Acceptance Corporation,
Attention CDV Analyst, 1424 East Fire Tower Road, Greenville, NC 27858-4105
14774256 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 22 2018 02:22:35 Regional Acceptance Corporation,
PO Box 830913, Birmingham, AL 35283-0913
14774255 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 22 2018 02:22:35 Regional Acceptance Corporation,
266 Beacon Drive, Winterville, NC 28590-7924
14782296 +E-mail/Text: electronicbkydocs@nelnet.net Mar 22 2018 02:14:31 U.S. Department of Education,
C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14774260 +E-mail/Text: electronicbkydocs@nelnet.net Mar 22 2018 02:14:31
US Department of Education c/o Nelnet, 3015 South Parker Road Suite 400,
Aurora, CO 80014-2904
14774262 +EDI: VERIZONEAST.COM Mar 22 2018 06:10:00 Verizon, 500 Technology Drive, Suite 550,
Weldon Spring, MO 63304-2225
14774261 +EDI: VERIZON.COM Mar 22 2018 06:09:00 Verizon, PO Box 33078,
Saint Petersburg, FL 33733-8078
14774263 +EDI: VERIZONWIRE.COM Mar 22 2018 06:06:00 Verizon Wireless Bankruptcy, PO Box 3397,
Bloomington, IL 61702-3397

TOTAL: 46

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14774264 ##Vision Financial Corp, PO Box 460260, Saint Louis, MO 63146-7260

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: gamr
Form ID: 309I

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
Mark G. Moynihan on behalf of Debtor Andrea S. Zerbini mark@moynihanlaw.net,
moynihan.mark@gmail.com; moynihanmr71581@notify.bestcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 6